UNIVERSITY OF MUMBAI

No.UG/ 345 of 2009

CIRCULAR :-

The Principals of the affiliated colleges in Arts are hereby informed that the recommendation made by the Board of Studies in Politics at its meeting held on 18th March, 2009 has been accepted by the Academic Council at its meeting held on 27th May, 2009 **vide** item No. 4.10 and subsequently approved by the Management Council at its meeting held on 24th July, 2009 **vide** item No. 13 and that, in accordance therewith, the Post-graduate Diploma in Consumer Protection (Add-on-course) has been introduced with effect from the academic year 2009-2010.

Further that in exercise of powers conferred upon the Management Council under Section 54(1) and 55(1) of the Maharashtra Universities Act, 1994, it has made **Ordinances 5867 and 5868** and **Regulations 8044, 8045, 8046, 8047, 8048, 8049, 8050, 8051, 8052, 8053 8054, 8055, 8056 and 8057** including the scheme and syllabus relating to the Post-graduate Diploma in Consumer Protection (Add-on-course) is as per **Appendix** and that the same has been brought into force with effect from the academic year 2009-2010.

MUMBAI-400 032
7th September, 2009

PRIN.K.VENKATARAMANI
REGISTRAR

To,

The Principals of the affiliated colleges in Arts.

A.C/4.10/27/05/2009
M.C./ 13/24/07/2009

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No. UG/345-A of 2009, MUMBAI-400 032 7th September, 2009

Copy forwarded with compliments for information to: -

1) The Dean, Faculty of Arts,
2) The Chairman, Board of Studies in Polities,
3) The Controller of Examinations.
4) The Co-Ordinator, University Computerization Centre.

7/09/09

(D.H.KATE)
DEPUTY REGISTRAR
(U.G./P.G. Section.)

Copy to: -

The Director, Board of College and University Development, the Deputy Registrar (Eligibility and Migration Section), the Director of Students Welfare, the Executive Secretary to the to the Vice-Chancellor, the Pro- Vice-Chancellor, the Registrar and the Assistant Registrar, Administrative sub-center, Ratnagiri for information

The Controller of Examinations (10 copies), the Finance and Accounts Officer (2 copies), Record Section (5 copies), Publications Section (5 copies), the Deputy Registrar, Enrolment, Eligibility and Migration Section (3 copies), the Deputy Registrar, Statistical Unit (2 copies), the Deputy Registrar (Accounts Section), Vidyanagari (2 copies), the Deputy Registrar, Affiliation Section (2 copies), the Professor-cum- Director, Institute of Distance Education, (10 copies) the Director University Computer Center (IDE Building), Vidyanagari, (2 copies) the Deputy Registrar (Special Cell), the Deputy Registrar, (PRO) the Assistant Registrar, Academic Authorities Unit (2 copies) and the Assistant Registrar, Executive Authorities Unit (2 copies). They are requested to treat this as action taken report on the concerned resolution adopted by the Academic Council referred to in the above circular and that on separate Action Taken Report [illegible]

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Enclosure to Item No.4.10
27/5/2009

UNIVERSITY OF MUMBAI

ORDINANCES, REGULATIONS,

AND

SYLLABUS

FOR THE

POST-GRADUATE DIPLOMA

IN

CONSUMER PROTECTION

(Add-On Course)

(Introduced with effect from the academic year 2009-2010)

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Post Graduate Diploma in Consumer Protection

(Add-on Course)

0.5867 : Title of the course "**Post Graduate Diploma in Consumer Protection.**"

(Add-On Course)

0.5868 : A candidate for being eligible for admission to the course leading to the Post-Graduate Diploma in Consumer Protection must be a graduate in any Faculty of this University or of any other University recognised as equivalent thereto.

Every student admitted to the course for the Post-Graduate Diploma Course in Consumer Protection shall first register himself as such with the University Department of Civics and Politics.

Every candidate for the Post-Graduate Diploma Course in Consumer Protection shall be required to register himself herself as a Post-Graduate student before admission to the course and pay the registration fee as prescribed under 0·91 relating to the fee prescribed for registration as a Post-Graduate student.

R.8044 : Each student shall pay a fee of Rs. *1,000/-* per annum as tuition fee. Rs. *5,000/-* shall be the tuition fee for foreign nationals. (subject to Academic Council, University of Mumbai approval)

R.8045 : The course of study for the Post-Graduate Diploma in Consumer Protection shall be a part-time course and its duration shall extend over two academic terms (one year).

R.8046 : The examination of the Post-Graduate Diploma in Consumer Protection shall be held at the end of the course, i.e. at the end of two academic terms.

The following shall be the arrangement of terms:
First Term: Mid July to Mid October
Second Term: Mid November to 31st March

R.8047 : An unsuccessful candidate may, on payment of tuition fee and the fee for renewal of registration, be permitted to rejoin the course provided vacancies exist in the class after the admission of fresh students.

R.8048 : A candidate for being eligible for admission to the examination shall satisfy the following requirements :
(i) He/She shall have attended the course of instruction for at least three fourths of the total number of hours of instruction during each term.
(ii) He/She shall produce a certificate from the Head of the Department of Civics and Politics that his/her progress is satisfactory, that his/her conduct is good and that he/she has the permission to appear for the examination.

R.8049 : The examination for the Post-Graduate Diploma in Consumer Protection shall be held once every year on such date as maybe fixed in that behalf under 0.216.

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R.8050 : A candidate must forward his/her application to the Registrar on or before the date fixed for the purpose under 0.216.

R.8051 : The Post-Graduate Diploma Course in Consumer Protection shall not be conferred upon the candidates unless he / she, has passed in all papers and completed the dissertation in accordance with the provisions of the ordinances rules regulations prescribed in this behalf.

R.8052 : The following is the scheme of Examination:

Paper I : Consumerism and Consumer Movement 100 marks (3 Hours)

Paper II : Issues in Consumer Economics 100 marks (3 Hours)

Paper III : Consumer Protection - Law, Policies and Issues (With Reference to India) 100 Marks (3 Hours)

Paper IV : Dissertation - Based on Field Work - 100 Marks.

(The dissertation is necessary to complete the requirements of the Diploma and shall be based on field work. It shall be assessed by a teacher/expert in the field who will also conduct the viva-voce. The dissertation should be submitted after the completion of two terms of the course. Only in exceptional cases one more term may be granted for submission of the dissertation.

(Extensive use of the case study and seminar methods will be made, while also using the lecture method to cover the papers in the syllabus).

Standard of Passing the Examination

R.8053 : In order to qualify for the, Post-Graduate Diploma in Consumer Protection, a candidate must obtain a minimum of 40 per cent mark in each paper and 50 per cent of the full marks in the four papers taken together.
The fees for the examination are Rs. 600/-

R.8054 : Those of the successful candidates who obtain 60% or more of the total marks at one and the same examination will be placed in the first class and those who obtain 55% or more of the total marks, but less than 60% of the marks at one and the same examination shall be declared to have, passed in the second class. All other getting 50% or more but less than 55% will be placed in the pass class.

R.8055 : In case of the candidate who has passed in the Dissertation but either fails or does not appear in the papers her/his result in the dissertation shall be carried over at her/his option to the subsequent year or years, subject to a maximum of five years.

R.8056 : .If the candidate has passed in the theory but fails in the dissertation, her/his marks; in the theory papers will be carried over, at her/his option to the subsequent year/years.

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R.8057 : (i) That a, one month Internship Programme be introduced on an optional / voluntary basis for students of the one year post-Graduate Diploma Course in Consumer Protection;

(ii) That the organisations where the internship can be carried out shall be approved by the Board and no marks shall be given for this Internship. However, the students will be required to produce a certificate of their performance with the working of the organisation. While conducting the viva-voce under Paper IV of the Diploma in Consumer Protection due weightage shall be given to those students who have undergone the Internship Programme.

Objectives

Recognising that India is fast opening up its economy to private sector investment, poor and underprivileged consumers are especially vulnerable to exploitation in the marketplace. Consumers need to equip themselves with the skills, knowledge and information to effectively represent the consumer interest. Government and civil society therefore need to work together to enhance Consumer Protection and awareness.

The aim of this diploma is to develop greater awareness about consumer protection and promote a:

- Building the capacity of NGO leaders and government officials to understand basic consumer issues;
- Educating and informing consumers on their rights and responsibilities;
- Providing expertise/awareness on using the legal framework available for protecting consumer rights.

Expected Learning Outcome:

The student is expected to understand his/her rights as a consumer in the market place and enabled to take action as an aware citizen to defend his/her rights during his life as member of his family and the Community in the markets for goods and services for domestic consumption.

Paper I Consumerism and Consumer Movement (100marks)

1. Concept of consumer, Consumer theories and need for Consumer Protection
2. Consumer Protection – comparative study of select countries.
3. Consumer Movements in select countries; role of Consumers International.
4. Role of international organisations in Consumer Protection – UN, WHO, FAO
5. Rights of consumers, consumer empowerment, consumer responsibilities (including sustainable consumption).
6. Emerging consumer issues in the age of globalisation – ecommerce, identity theft and access to knowledge.

References:

Barber, Benjamin R., *Consumed: How Markets Corrupt Children, Infantilize Adults, and Swallow Citizens Whole.* W. W. Norton, New York, 2008.

Bondstone, Foss, *Consumer Insight*, Kogan Page Limited, 2005.

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Cafaggi, Fabrizio, and Micklitz, Hans-W. (Eds.), *New Frontiers of Consumer Protection: The Interplay Between Private and Public Enforcement*, Intersentia, Mortsel. Belgium 2009.
Durning, Alan, *How Much is Enough: The Consumer Society and the Future of the Earth* W.W. Norton, New York, 1992.
Lodziak, Conrad, *The Myth of Consumerism*, Pluto Press, London, 2002.
Reddy, G.B., *Law Consumer Protection* , Fourth Edition, S. Gogia and Company, 2009.
Saha, Tushar Kanti, *Law of Tort and Consumer Justice*, Kanishaka Publishers Distributors, New Delhi , 2001.
Sassatelli, Roberta, *Consumer Culture: History, Theory and Politics*, Sage, London. 2007.
Sharma, Chandrakant, *Role of Consumer Organisations in Consumer Protection*. Kanishka Publishers, New Delhi, 1995.
Stearns, Peter N., *Consumerism in World History: The Global Transformation of Desire*. Routledge, New York, Second Edition, 2006,
Vukowich, William T., *Consumer Protection in the 21st Century: A Global Perspective*. Hotei Publishing, New York, 2002.
Winn, Jane K., *Consumer Protection in the Age of the 'Information Economy'*, Ashgate Publishing, Aldershot, 2006.

Paper II Issues in Consumer Economics (100 marks)

1. Consumer in the Marketplace - Health (including pharmaceuticals). Food (including nutraceuticals), Housing and Information technology.
2. Consumer in the Financial Marketplace – Saving, Banking, Insurance, Investment.
3. Issues in Copyrights, Trade Marks, Trade Secrets and Patent.
4. Consumer Behaviour; decision making and the influence of advertising and selling methods; Role of regulatory agencies (including industry regulators in India).
5. Product Quality and Safety– International - ISO standards, National - Indian Standards Mark (ISI); Agmark; Bureau of Indian Standards, Voluntary and Mandatory standards
6. Corporate Social Responsibility - competition policy, unfair trade practices and antitrust laws.

References;

Borrie, Gordon, and Diamond, Aubrey L., *The Consumer, Society and the Law*, Penguin, Harmondsworth, 1964.
Chantal, Ammi, *Global Consumer Behaviour*, Jste Ltd., 2007.
Goldsmith, Elizabeth B., *Consumer Economics: Issues and Behaviour*, Prentice Hall, 2004.
Hawkins, D.I., *Consumer Behaviour* Ninth Edition, Tata McGraw Hill Publishing Company Limited, 2006.

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Hoyer, Wayne D, and Macinnis, Deborah J., *Consumer Behaviour*, Houghton Mifflin Harcourt, 2006.
Keiser, Lael R., Meicr, Kenneth J., and Garman, E. Thomas, *Regulation and Consumer Protection*, Dame Publications, 2002.
Khan, Kaptan S.S., *Media and Consumer Protection*, Book, New Delhi, 2004.
Khanna, Sri Ram, Hanspal, Savita, Kappor, Sheetal, *Consumer Affairs*, Universities Press (India) Ltd., 2007.
Peter, J. P., *Consumer Behaviour and Marketing Strategy*, Tata Mcgraw Hill Publishing Company Limited, 2005.
Ramsay, Iain (Ed.),*Consumer Law in the Global Economy*, Ashgate Dartmouth, 1997.
Ramsay, Ian, *Consumer Law and Policy: Text and Materials on Regulating Consumer Markets*, Hart Publishing, Second Revised Edition, 2007.
Schiffman, Loudon Y. *Consumer Behaviour: Concepts and Applications*, Tata McGraw Hill Publishing Company Limited, 2008.
Telfer, Thomas G.W., and Rickett, Charles E.F., *International Perspectives on Consumer's Access to Justice*, Cambridge University Press, Cambridge, 2003.

Paper III Consumer Protection - Law, Policies and Issues (With Reference to India). (100 marks)

1. Administrative and policy framework for consumer protection, an overview of pro-consumer legislation to regulate the industry and protect consumers. An introduction to consumer movement in India
2. Consumer Protection Act 1986 - Objectives and Basic Concepts: Consumer, goods, service, defect in goods, deficiency in service, spurious goods and services, unfair trade practice, restrictive trade practice.
3. Organisational set up under Consumer Protection Act– Advisory bodies and Adjudicatory bodies
4. Redressal mechanisms in Consumer Protection – Citizen's charter, judiciary.
5. Role of non-governmental organisations in consumer protection (with special reference to Mumbai) – CGSI, MGP, ACASH.
6. Case studies – with special reference to health, food, banking and insurance.

References:

Agrawal, Meenu (Ed.), *Consumer Behaviour and Consumer Protection in India*, Eastern Book Corporation, Delhi, 2006.
Chahar, S. S., *Consumer Protection Movement in India: Problems and Prospects*, Kanishka Publishers Distributors, New Delhi, 2007.
Chaudhary, R.N.P., *Consumer Protection Law: Provision and Procedure*, Deep and Deep Publications Private Limited, New Delhi, 2005.
Gambhir, Cheena, *Consumer Protection Administration Organisation and Working*, Deep and Deep Publications Private Limited, New Delhi, 2007.
Giram, Shivkumar, *Consumer Protection and Redressal Machinery in India*, Saujanya Books, Delhi, 2003.

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Government of India, Planning Commission of India, *Report of the Working Group on Consumer Policy*, GOI, New Delhi, 2007.
Himachalam, D., *Consumer Protection in India*, Associated Publishers, Ambala, 2006.
Jain, N.K., *Consumer Protection: Law and Practice*, Regal Publishers, Delhi, 2008.
Jan, Rifat, *Consumerism and Legal Protection of Consumers*, Deep and Deep Publications Private Limited, New Delhi 2007.
Kaptan, Sanjay, *Nurturing Consumer Activism*, Book, New Delhi, 2003.
Kaptan, Sanjay, Consumer Movement in India Issues and Problems, Sarup & Sons, New Delhi, 2003.
Nizami, Saba, *Consumer Rights: Perspectives and Experiences*, ICFAI University Press, 2008.
Pai, M.R., *Consumer Activism in India*, East West Books (Madras) Pvt. Ltd., Chennai 2001.
Saraf, D.N., *Law of Consumer Protection in India*, N.M. Tripathi, 1990.
Singh, S.S., and Chadah, Sapna, *Consumer Protection in India Some Reflections*, Indian Institute of Public Administration, New Delhi, date not given.

Paper IV Dissertation (100 marks)

- Project Work in Consumer Protection- two projects of 25 marks each and One of 50 marks.

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